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United States Bankruptcy Court

District Of New Jersey

K'tg"VincentaPuglisi"Ecug"P q0a23-11518-MBK

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

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M & T Bank
P co g"qh"Vtcpuhgtgg""

P co g"cpf "Cff ftguu"y j gtg"pqveg"q"tcpuhgtgg"
should be sent:
M & T Bank
PO Box 840
Buffalo, NY 14240-1288

Phone: (866) 709-3400
Last Four Digits of Acct #: 5588

Name and Address where transferee payments
should be sent (if different from above):

M & T Bank
Attn: Payment Processing
PO Box 1288
Buffalo, NY 14240

Phone: (866) 709-3400
Last Four Digits of Acct #: 5588

AmeriHome Mortgage Company, LLC
P co g"qh"Vtcpuhgtgt"

Eqwtv"Encko "%*h"npqy p+<"9""
Co qwpv"qh"Encko <"\$276,000.73"
F cvg"Encko "Hkf <"05/04/2023"

Phone: (609) 833-3900
Last Four Digits of Acct. #: 2501

I declare under penalty of perjury that the information provided in this notice is true and correct to the best of my knowledge and belief.

By: /s/ Andrew M. Lubin
Transferee/Transferee's Agent

Date: 08/29/2023



P.O. Box 619063, Dallas, TX 75261-9063

June 26, 2023

VINCENT J PUGLISI
BARBARA A PUGLISI
19 FONTANA ST
TOMS RIVER NJ 08757-5741

Welcome

M&T Bank will now be servicing your mortgage.

Effective July 5, 2023, AmeriHome Mortgage Company, LLC will transfer the servicing of your mortgage to M&T Bank. We're glad you're part of the M&T family and we look forward to serving your home financing needs.

What this change means:

- The terms of your mortgage will remain the same
- Your mortgage account number will change:
 - Your AmeriHome account number is [REDACTED]
 - Your new M&T account number is [REDACTED]



Important to-dos and what happens next:

- If your mortgage payments were made automatically through an online banking service or other provider, you'll need to update the payee information and new M&T account number
- We've enclosed a payment coupon for your July payment if you haven't already made your payment to AmeriHome
- Update the mortgagee clause in your homeowner's insurance policy, including flood insurance if you have it, to the following: M&T Bank, ISAOA Loan # [REDACTED] P.O. Box 5738, Springfield, OH 45501-5738
- Be prepared for tax time. In January 2024, AmeriHome will send you a statement of mortgage activity for 2023 IRS reporting for the period in 2023 when they serviced your loan. M&T will also send you a statement covering the rest of the year. You will need to include both statements when you file your 2023 tax return
- Please review the additional information enclosed and retain it for your records

Convenient payment options and services starting July 10:

Payments

You can make your payment using any of our convenient options:

- **Online** at mtb.com
- **Call** [REDACTED] to use our 24/7 automated payment service
- **By mail or at any M&T branch** using the payment coupon included on your monthly statement

✓ eStatements

Enjoy the benefits of receiving your statements electronically. Learn more and sign up at mtb.com/estatements.

- Get an alert email the day your statement is ready to view online
- View up to seven years of statements online or download and save them to your computer¹
- Keep your personal info out of the mail and avoid paper clutter

✓ Automatic Payments

Save time and postage, plus rest assured that your mortgage is always paid on time. Get started today – there's no cost, and you can cancel at any time.² **Please note:** payments set up by July 26 will start in time for your August payment.

- **Monthly:** We'll withdraw the funds automatically from your checking or savings account on the same date every month. To enroll, log in to your M&T online banking account, select your mortgage and click the "Make a Payment" button. Or call [REDACTED] to have an Automatic Payment Enrollment form mailed to you.
- **Flexible payments:** For more flexibility in your payment schedule, sign up for Flex Pay at mtb.com/achenroll and choose from automatic weekly, biweekly or semi-monthly payment options

Learn more at our Mortgage Welcome Center.



Simply scan this code or visit mtb.com/amerihome

- Answers to many frequently asked questions
- Easy "how to" videos and quick view webinars
- Payment options, escrow and fee schedule information

Still have questions? Contact us and we'll be happy to assist you.

Now through July 4: [REDACTED] Monday – Friday, 8:30am – 8:00pm ET

Beginning July 5: [REDACTED] Monday – Friday, 8:30am – 9:00pm ET

Please note that our call center will have limited account information available until July 7.

We appreciate your business. Thank you for giving us the opportunity to serve you.

Who is M&T?

Founded in 1856, M&T is a top 20 bank with over \$200 billion in assets and a long history of community focused banking. Headquartered in Buffalo, New York, M&T has over 900 branches and 2,200 ATMs extending from Maine to Virginia. We offer a complete range of personal, business and commercial products, as well as retirement planning and insurance available through Wilmington Advisors @ M&T. To learn more, visit mtb.com/aboutus.



VINCENT J PUGLISI
BARBARA A PUGLISI

Payment coupon

Use the payment coupon below to make your July payment if you haven't made it already.

If returning your payment by mail:

- ☒ Make your check payable to M&T Bank and write your account number on the check
- ☒ Include the coupon and your check in the enclosed envelope or mail to:
M&T Bank, P.O. Box 62182, Baltimore, MD 21264-2182
- ☒ Allow at least seven days for delivery

OTHER QUICK AND EASY PAYMENT OPTIONS:



Online at mtb.com

One-time or
recurring payments



Call 1-866-241-6014

Our 24/7 automated payment
service is available at no charge



Visit any M&T branch

Find a location near you
at mtb.com/locations

NOTICE OF ASSIGNMENT, SALE, OR TRANSFER OF SERVICING RIGHTS

We are writing to advise you that the servicing of your mortgage loan, that is, the right to collect payments from you, is being assigned, sold or transferred from AmeriHome Mortgage Company, LLC to M&T Bank effective July 5, 2023.

The assignment, sale, or transfer of the servicing of your mortgage loan does not affect any term or condition of the mortgage instruments, other than terms directly related to the servicing of your loan.

Except in limited circumstances, the law requires that your present servicer (AmeriHome) send you this notice at least 15 days before the effective date of transfer. Your new servicer must also send you this notice no later than 15 days after this effective date.

Your present servicer is AmeriHome Mortgage Company, LLC. Their mailing address is: P.O. Box 77404, Ewing, New Jersey 08628. If you have any questions relating to the transfer of servicing from your present servicer, please contact their Customer Service Department toll-free at 1-855-501-3035 between the hours of 8:30am and 8:00pm ET Monday through Friday.

Your new servicer is M&T Bank. Our mailing address is: P.O. Box 1288, Buffalo, NY 14240-1288. If you have any questions relating to the transfer of servicing to your new servicer, please contact our Customer Service Department toll-free number at 1-866-820-1668 between 8:30am and 9:00pm ET Monday through Friday.

AmeriHome will stop accepting payments July 4, 2023. M&T Bank will begin accepting payments from you effective July 5, 2023. Please send all payments on or after that date to M&T Bank.

If you currently have optional insurance coverage, this coverage will **NOT** transfer. If you would like to continue coverage, contact your insurance carrier to discuss options to pay them directly for this product.

You should also be aware of the following information, which is set out in more detail in Section 6 of the Real Estate Settlement Procedures Act (RESPA) (12 U.S.C. 2605):

During the 60 day period beginning on the effective date of transfer of the servicing of any mortgage loan, if the transferor servicer (rather than the transferee servicer that should properly receive payment on the loan) receives payment on or before the applicable due date (including any grace period allowed under the mortgage loan instruments), a payment may not be treated as late for any purpose.

Partial Payments

Your lender:

☐ May accept payments that are less than the full amount due (partial payments) and apply them to your loan.

☒ May hold them in a separate account until you pay the rest of the payment, and then apply the full payment to your loan.

☐ Does not accept partial payments.

If this loan is sold, your new lender may have a different policy.

In order to request relief under the Servicemember's Civil Relief Act (SCRA) from loans with interest rates above 6%, a servicemember or spouse, or both, must provide a written request to the lender, together with a copy of servicemember's military orders. Please send to the following address: M&T Bank, Attn: SCRA Servicing, P.O. Box 900, Millsboro, DE 19966. To reach M&T's Military Assistance team for more information please call 1-855-350-SCRA (7272) toll free or email scraservicing@mtb.com.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, M&T Bank retains rights under its security instrument, including the right to foreclose its lien.

M&T Bank

WILMINGTON
TRUST

Document Page 6 of 9

Rev. 05/22

FACTS	WHAT DO M&T BANK CORPORATION AND WILMINGTON TRUST DO WITH YOUR PERSONAL INFORMATION?
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this Notice carefully to understand what we do.
What?	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> • Social Security number and income • Credit history and credit scores • Account balances, transaction history, payment history and assets • Investment experience
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons M&T Bank Corporation and Wilmington Trust choose to share; and whether you can limit this sharing.

Reasons we can share your personal information.	Do M&T Bank Corporation and Wilmington Trust share?	Can you limit this sharing?
For our everyday business purposes – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes – information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes – information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	For customers of M&T Bank Corporation, call toll-free 1-800-785-3162. This number is also available to hearing impaired customers through a relay service. Our menu will prompt you through your choices. Or visit us online at mtb.com/privacyoptout .
	For customers of Wilmington Trust, contact your relationship manager or call toll-free 1-866-771-7777.
	Please note: If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this Notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this Notice. However, you can contact us at any time at the numbers listed above to limit our sharing.

Questions	For customers of M&T Bank Corporation, call toll-free 1-800-724-2440, or go to mtb.com . For customers of Wilmington Trust, contact your relationship manager, or call toll-free 1-866-771-7777.
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Who we are

Who is providing this Notice?	This Notice is being provided by M&T Bank Corporation; Wilmington Trust Investment Advisors, Inc.; Wilmington Trust Investment Management, LLC; Wilmington Trust Company; Wilmington Trust SP Services, Inc.; Wilmington Trust 1031 Exchange LLC; Wilmington Trust, N.A.; and People's United Advisors. <i>Wilmington Funds Management Corp. has separate sharing practices and is not covered in this Notice.</i>
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What we do

How do M&T Bank Corporation and Wilmington Trust protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How do M&T Bank Corporation and Wilmington Trust collect my personal information?	We collect your personal information, for example, when you: <ul style="list-style-type: none"> • Open an account or deposit money • Pay your bills or apply for a loan • Use your credit card or debit card We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
Why can't I limit all sharing?	Federal law gives you the right to limit only: <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes – information about your creditworthiness • Affiliates from using your information to market to you • Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.

Definitions

Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Our affiliates include companies with an M&T or Wilmington name and financial companies such as Lafayette Settlement Services, Inc.</i>
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> • <i>Nonaffiliates we share with can include companies that perform services on our behalf.</i>
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> • <i>Our joint marketing partners can include financial product or service marketing companies and financial institutions such as LPL Financial LLC.</i>

Other important information

- **For Vermont residents only.** We automatically treat you as having opted-out of allowing us to share with our affiliates: (a) information about your creditworthiness for affiliates' everyday business purposes, unless you authorize broader sharing, and (b) your personal information to market to you, except as permitted by Vermont law or as authorized by you. For joint marketing with other financial companies, we will only share your name, contact, transaction, and customer experience information, unless you authorize broader sharing.
- **For Nevada residents only.** If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call List by calling us at the appropriate toll-free number in the "To limit our sharing" section of this Notice. You may also contact the Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Avenue, Suite 3900, Las Vegas, Nevada 89101. Telephone: 702-486-3132; Email: BCPINFO@ag.state.nv.us.
- **For California residents only.** Effective January 1, 2020, the privacy law that applies to California consumers who receive this notice is the Gramm-Leach-Bliley Act rather than the California Consumer Privacy Act.
- **Do Not Call Policy.** This Notice is the M&T Bank Corporation and Wilmington Trust Do Not Call Policy under the Telephone Consumer Protection Act. No telemarketing calls will be made to residential or cell phone numbers on a Do Not Call list and requests to be added to an internal Do Not Call list will be honored within 30 days from the date of request.

This Notice is not directed to individuals located in the European Union or the United Kingdom.

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

McCABE, WEISBERG & CONWAY, LLC

By: Andrew M. Lubin, Esq. (Atty.

I.D.#AL0814)

216 Haddon Avenue, Suite 201

Westmont, NJ 08108

856-858-7080

Attorneys for Movant: M&T Bank

IN re:

Vincent J Puglisi

Debtor

Case No.: 23-11518 MBK

Chapter: 13

Judge: Michael B. Kaplan

CERTIFICATION OF SERVICE

1. I, Alice Ray:

☐ represent the _____ in this matter.

☒ am the secretary/paralegal for Andrew M. Lubin, Esq., who represents the Movant in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On August 29, 2023, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Transfer of Claim
- Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: August 29, 2023

/s/ Alice Ray
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Vincent J Puglisi 19 Fontana Street Toms River, New Jersey 08757	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Robert Cameron Legg Oliver & Legg 2240 Highway 33 Suite 112 Neptune, New Jersey 07753 clegg@oliverandlegg.com	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Albert Russo Standing Chapter 13 Trustee CN 4853 Trenton, New Jersey 08650-4853	Chapter 13 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, New Jersey 07102	US Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.